

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____In re Stephen and Catherine Andreano
DebtorCase No. 09-52781
Reporting Period: March 1 - 31, 2011Social Security # 3434
(last 4 digits only)MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

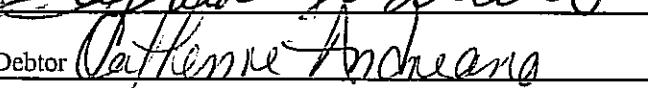
File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.
(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	yes	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	yes	
Copies of bank statements		yes	
Disbursement Journal	MOR-2 (INDV)	yes	
Balance Sheet	MOR-3 (INDV)	yes	
Copies of tax returns filed during reporting period		no	
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)	yes	
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)	yes	
Debtor Questionnaire	MOR-6 (INDV)	yes	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Signature of Debtor





Date

4/18/2011

Signature of Joint Debtor

Date

4/18/2011

In re Stephen and Catherine Andreano
DebtorCase No. 09-52781
Reporting Period: March 1-31, 2011**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS**

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	<u>Current Month</u> <u>Amount</u>	<u>Cumulative</u> <u>Amount</u>
Cash - Beginning of Month	25,655.80	27,724.84
RECEIPTS		
Wages (Net)	13,122.01	354,171.80
Interest and Dividend Income	0.00	0.00
Alimony and Child Support	0.00	0.00
Social Security and Pension Income	0.00	0.00
Sale of Assets	0.00	0.00
Other Income (attach schedule)	2,029.83	25,334.15
Total Receipts	15,151.84	379,505.95
DISBURSEMENTS		
ORDINARY EXPENSES		
Mortgage Payment(s)	6,724.09	126,576.29
Rental Payment(s)	0.00	0.00
Other Secured Note Payments	0.00	0.00
Utilities	424.40	13,538.94
Insurance	625.34	15,215.15
Auto Expense	401.68	21,792.92
Lease Payments	291.79	5,544.01
IRA Contributions	0.00	0.00
Repairs and Maintenance	1,812.53	18,665.73
Medical Expenses	574.83	6,927.12
Food, Clothing, Hygiene	1,830.25	56,431.45
Charitable Contributions	727.00	7,805.03
Alimony and Child Support Payments	0.00	0.00
Taxes - Real Estate	1,104.90	9,551.03
Taxes - Personal Property	0.00	1,779.00
Taxes - Other (attach schedule)	0.00	0.00
Travel and Entertainment	1,575.10	15,239.16
Gifts	6.44	7,151.93
Other (attach schedule)	2,055.14	63,456.33
Total Ordinary Disbursements	18,153.49	369,674.09
REORGANIZATION ITEMS		
Professional Fees	0.00	10,071.95
U.S. Trustee Fees	0.00	3,900.00
Other Reorganization Expenses (attach schedule)	97.27	1,027.87
Total Reorganization Items	97.27	14,999.82
Total Disbursements (Ordinary + Reorganization)	18,250.76	384,673.91
Net Cash Flow (Total Receipts - Total Disbursements)	-3,098.92	-5,167.96
Cash - End of Month (Must equal reconciled bank statement)	22,556.88	22,556.88

In re Stephen and Catherine Andreano
DebtorCase No. 09-52781
Reporting Period: March 1-31, 2011INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(continuation sheet)

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Total from Aug - Nov		2,907.18
Reimbursements	0.00	996.20
Reimbursement: Snow Removal	0.00	1,388.70
Rental Income	2,028.00	19,996.00
MetLife		7.40
Interest on Savings Acct	1.83	38.67
Other Taxes		
None		
Other Ordinary Disbursements		
Telephone	402.68	9,120.70
Business Expense	1,046.73	17,531.53
Education Loan Repayment	150.00	3,000.00
Parking		653.00
Telephone - Vonage (cancelled)		54.97
2009 UNR payment/education expenses		24,776.54
Wells Fargo Bank Fees		25.00
Bank of the West - Bank Fees		279.69
Homeowners Dues		3,448.16
Traffic School		142.49
Membership/Subscriptions	40.00	315.52
Stolen Bank Card		41.77
Security	18.00	358.35
Wedding Expenses	397.73	2,954.66
Family Funeral Expenses		753.95
Other Reorganization expenses		
Printing and Copies of documents		356.03
Postage	97.27	671.84

THE FOLLOWING SECTION MUST BE COMPLETED
DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	None
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	None
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	18,637.31

In re: Stephen and Catherine Andreano
Debtor

Case #09-52781
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Bal 2/28 819.41 Checking
4670.95 Tahoe
20097.33 Savings
WF
68.11 WF Savings

25655.80 Total

Bal 3/31 2875.12 Checking
6518.14 Tahoe
13095.50 Savings
WF
68.12 WF Savings

22556.88 Total

Bank statement reconciliation is 3/23/11
The total is from Quicken records

In re: Stephen and Catherine Andreano
Debtor

Case #09-52781
March 1-31, 2011

**In re Stephen and Catherine Andreano
Debtor**

Case No. 09-52781
Reporting Period: March 1 - 31, 2011

BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.
(Bank account numbers may be redacted to last four numbers.)

	Operating #022-083154	Tahoe Acct #022-092684	Savings #022-083154	Wells Fargo #9452561419
BALANCE PER BOOKS	2,807.10	6,518.14	13,095.50	68.12
BANK BALANCE	10,474.53	6,518.14	13,095.50	68.12
(+) DEPOSITS IN TRANSIT (ATTACH LIST)	11,225.64	0.00	0.00	0.00
(-) OUTSTANDING CHECKS (ATTACH LIST):	18,893.07	0.00	0.00	0.00
OTHER (ATTACH EXPLANATION)			0.00	0.00
ADJUSTED BANK BALANCE *	2,807.10	6,518.14	13,095.50	68.12

*"Adjusted Bank Balance" must equal "Balance per Books"

- see attachment #1 - Checking account #022-083154
- see attachment #2 - Tahoe account #022-092684
- see attachment #3 - Savings account #022-083154

OTHER

Outstanding Checks and Deposits

Outstanding Checks and Deposits

Date	Account	Num	Description	Memo	Category	see attachment #1		Gen. Checking
						Clr	Amount	
3/28/2011	Bank of West Checking		ATM		StarbUCKS	Dining Out	-22.36	
3/28/2011	Bank of West Checking		ATM		Office Depot	BUSINESS	-19.38	
3/28/2011	Bank of West Checking		payment		Lifelock	security	-18.00	
3/29/2011	Bank of West Checking		ATM		Cvs	MEDICAL	-2.15	
3/29/2011	Bank of West Checking		ATM		Anytime Fitness	health	-33.00	
3/29/2011	Bank of West Checking		ATM		Michaels	GIFT	-6.44	
3/30/2011	Bank of West Checking		ATM		Usps	postage	-1.05	
3/30/2011	Bank of West Checking		ATM		Raley's	food	-59.92	
3/31/2011	Bank of West Checking		ATM		Jazz Salon	hair	-58.00	
3/31/2011	Bank of West Checking		ATM		Shell			
3/31/2011	Bank of West Checking		ATM		THE HOME DEPOT	Auto:gasoline	-54.48	
4/1/2011	Bank of West Checking		ATM		Smart & Final	YARD	-144.69	
4/1/2011	Bank of West Checking		ATM		Fabric Care	food	-73.90	
4/1/2011	Bank of West Checking	4115	S		Bank Of America	BUSINESS:cleaners	-35.75	
4/1/2011	Bank of West Checking	4115	S		Bank Of America	Auto:gasoline	-150.00	
4/1/2011	Bank of West Checking	4115	S		Bank Of America	clothing	-100.00	
4/1/2011	JOHN ANDREANO	4118			EDUCATION:books	food	-250.00	
4/1/2011	Universal Explorer	4119			BUSINESS		-545.00	
4/1/2011	Klove	4120			DONATION		-110.29	
4/1/2011	Christ Community Church	4121		ZACH	DONATION		-50.00	
4/1/2011	Nevada Center For Dermatology	4122			DONATION		-100.00	
4/1/2011					MEDICAL		-67.95	
4/1/2011	Wells Fargo - John	4123	S		Auto:gasoline		-200.00	
4/1/2011	Wells Fargo - John	4123	S		food		-200.00	
4/1/2011	Wells Fargo - John	4123	S		household:cleaning		-100.00	
4/1/2011	Void	4124			VOID		0.00	
4/1/2011	Dr. Corbin	4125			MEDICAL		-134.94	
4/1/2011	COSTCO				food		-369.23	
4/1/2011	THE HOME DEPOT				YARD		-60.72	
4/1/2011	Franklin Prosperity				unknown		-49.00	
4/1/2011	Smart & Final				food		-37.68	
4/1/2011	Webrestuarant				WEDDING		-23.92	
4/4/2011	WALMART				household		-215.92	
4/4/2011	Hemiclear				MEDICAL		-122.75	
4/4/2011	Apple Store				BUSINESS		-91.00	
4/4/2011	Shell				Auto:gasoline		-85.00	

Outstanding Checks and Deposits

Date	Account	Num	Description	Memo	Category	see attachment #1	Gen. Checking
						Clr	Amount
4/4/2011	Bank of West Checking		ATM	Sierra Nevada Spas	Spa		-83.95
4/4/2011	Bank of West Checking		ATM	Charter	UTILITY		-36.56
4/4/2011	Bank of West Checking		ATM	Amazon	EDUCATION:books		-29.93
4/4/2011	Bank of West Checking		ATM	Target	household		-26.89
4/4/2011	Bank of West Checking		ATM	Amazon	EDUCATION:books		-21.47
4/4/2011	Bank of West Checking		ATM	Amazon	EDUCATION:books		-13.48
4/4/2011	Bank of West Checking		ATM	Smith's	food		-10.98
4/5/2011	Bank of West Checking		ATM	Raley's	food		-10.32
4/5/2011	Bank of West Checking		ATM	4126 Danny Cousine	house repair		-2,000.00
4/5/2011	Bank of West Checking		ATM	Club Chandon	Wine		-96.78
4/5/2011	Bank of West Checking		ATM	Smiths	food		-70.59
4/5/2011	Bank of West Checking		ATM	Smiths	food		-39.39
4/6/2011	Bank of West Checking		ATM	Smiths	food		-3.38
4/6/2011	Bank of West Checking		ATM	Walmart	household		-62.09
4/6/2011	Bank of West Checking		ATM	THE HOME DEPOT	Repairs		-47.08
4/6/2011	Bank of West Checking		ATM	Clearwater Creek	GIFT		-67.00
4/6/2011	Bank of West Checking		ATM	Clearwater Creek	GIFT		-55.92
4/6/2011	Bank of West Checking		ATM	William Sonoma	household		-29.03
4/7/2011	Bank of West Checking		ATM	Smith's	food		-28.82
4/7/2011	Bank of West Checking		ATM	Crate & Barrel	WEDDING		-327.70
4/8/2011	Bank of West Checking		ATM	Banana Republic	clothing		-223.42
4/8/2011	Bank of West Checking		ATM	Sierra Sewing	Repairs		-99.00
4/8/2011	Bank of West Checking		ATM	Blue Garter	WEDDING		-95.88
4/8/2011	Bank of West Checking		ATM	SAFEWAY	food		-64.63
4/8/2011	Bank of West Checking		ATM	CREME	Dining Out		-11.83
4/8/2011	Bank of West Checking		ATM	Fabric Care	BUSINESS:cleaners		-6.60
4/8/2011	Bank of West Checking		ATM	Apple Store	EQUIPMENT		-905.25
4/8/2011	Bank of West Checking		ATM	NV WILDLIFE LICENSE	ENTERTAINMENT		-35.00
4/9/2011	Bank of West Checking		ATM	LOGMEIN	food		-177.22
4/11/2011	Bank of West Checking		ATM	Mikonos Grill	BUSINESS		-129.00
4/11/2011	Bank of West Checking		ATM	Shell	Dining Out		-87.50
4/11/2011	Bank of West Checking		ATM	Lucky's	Auto/gasoline		-36.19
4/11/2011	Bank of West Checking		ATM	Bj's	food		-10.89
4/11/2011	Bank of West Checking		ATM	Frank Family Vineyards	Dining Out		-22.24
					Wine		-140.29

Outstanding Checks and Deposits

Category	Amount	Gen. Checking	
Account	Num	Description	Memo
4/11/2011 Bank of West Checking	ATM	StarbUCKS	-4.58
4/11/2011 Bank of West Checking	ATM	Coldwater Creek	-64.59
4/11/2011 Bank of West Checking	ATM	APPLEBEE'S	-33.74
4/11/2011 Bank of West Checking	ATM	Paisans Deli	-16.91
4/11/2011 Bank of West Checking	ATM	Fabric Care	-10.40
4/11/2011 Bank of West Checking	ATM	Raleys	-9.67
4/11/2011 Bank of West Checking	ATM	In-n-out	-7.20
4/11/2011 Bank of West Checking	ATM	San Jose Airport	-2.00
4/12/2011 Bank of West Checking	ATM	Jiffy Lube	-180.67
4/12/2011 Bank of West Checking	ATM	Shell	-75.00
4/12/2011 Bank of West Checking	ATM	Chevron	-52.06
4/12/2011 Bank of West Checking	ATM	Bi's	-27.24
4/12/2011 Bank of West Checking	ATM	Lucky	-21.84
4/12/2011 Bank of West Checking	ATM	Lucky	-10.89
Total Uncleared Disbursements -18,893.07			
4/1/2011 Bank of West Checking	DEP	Discovery Fellowship	DONATION
4/1/2011 Bank of West Checking	DEP	Apple Store	EQUIPMENT
4/1/2011 Bank of West Checking	DEP	Discovery Fellowship	EQUIPMENT
4/1/2011 Bank of West Checking	DEP	Dorothy Andreano	food
4/1/2011 Bank of West Checking	DEP	Dorothy Andreano	house repair
3/29/2011 Bank of West Checking	S	Eleanor Belletti	Travel
4/1/2011 Bank of West Checking	S	Cisco	Travel
3/30/2011 Bank of West Checking	DEP	Multnomah	W2 Income
			W2 Income
			2,119.48
			5,475.53

Total Uncleared Disbursements -18,893.07

Total Deposits

11,225.64

re Stephen and Catherine Andreano
Case No. 09-52781
Debtor
Reporting Period: March 1-31, 2011

Outstanding Checks and Deposits

Date	Account	Num	Description	Memo	Category	Cir	Amount
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see attachment #2
Tahoe Acct

DISBURSEMENT JOURNAL

see attachment #4

Date	Account	Num	Description	Memo	Category	Clr	Amount
3/3/2011	Bank of the West - Tahoe	772	Suddenlink		cable:tahoe	R	-57.90
3/3/2011	Bank of the West - Tahoe	773	At&t		TELEPHONE:tahoe	R	-55.47
3/3/2011	Bank of the West - Tahoe	774	At&t		TELEPHONE:tahoe	R	-67.94
					Total Checks		-181.31
3/6/2011	Bank of West Checking	4096	Discover Fellowship		DONATION	R	-250.00
3/6/2011	Bank of West Checking	4097	Ferguson	bathroom	house repair:reno	R	-821.51
3/14/2011	Bank of West Checking	4098	Downey/US Bank	mar	Mortgage Payment:Reno	R	-3,138.73
3/14/2011	Bank of West Checking	4099	Washoe County Treasurer	4th qtr 2011	PROPERTY TAX:Reno	R	-1,104.90
3/1/2011	Bank of West Checking	4100	Grace Church	YWAM - Vonich	DONATION	R	-100.00
3/1/2011	Bank of West Checking	4104	Grace Church		DONATION	R	-77.00
3/1/2011	Bank of West Checking	4105	Klove		DONATION	R	-50.00
3/1/2011	Bank of West Checking	4106	Dr. Corbin		MEDICAL	R	-64.53
3/1/2011	Bank of West Checking	4107	Washoe County Treasurer		UTILITY:Reno	R	-57.06
3/3/2011	Bank of West Checking	4109	Universal Explorer		BUSINESS	R	-110.29
3/14/2011	Bank of West Checking	4110	Dish NETWORK	0 household	TELEPHONE:Reno	R	-129.62
3/14/2011	Bank of West Checking	4111	AT&T		TELEPHONE:Reno	R	-135.68
3/14/2011	Bank of West Checking	4112	AT&T		TELEPHONE:Reno	R	-115.48
3/14/2011	Bank of West Checking	4113	Sam Club		Membership	R	-40.00
3/24/2011	Bank of West Checking	4114	WASHINGTON MUTUAL		PROPERTY:IOAN	R	-3,585.36
3/24/2011	Bank of West Checking	4116	NV Energy		UTILITY:Reno	R	-272.88
3/3/2011	Bank of West Checking	4117	Discovery Fellowship		DONATION	R	-250.00
3/3/2011	Bank of West Checking	4108	S Wells Fargo - John		Auto:gasoline	R	-200.00
3/3/2011	Bank of West Checking	4108	S Wells Fargo - John	food	food	R	-200.00
				household:cleaning		R	-100.00
				Total Checks			-10,803.04
3/1/2011	Bank of West Checking		Olive Garden	Dining Out		R	-71.84
3/1/2011	Bank of West Checking		Reno-Tahoe Airport	BUSINESS		R	-51.00
3/1/2011	Bank of West Checking		Shell	Auto:gasoline		R	-45.59
3/1/2011	Bank of West Checking		Anytime Fitness	health		R	-33.00
3/1/2011	Bank of West Checking		Raleys	food		R	-20.47
3/1/2011	Bank of West Checking		StarbUCKS	Dining Out		R	-9.86
3/2/2011	Bank of West Checking		In-n-out	Dining Out		R	-8.83
3/2/2011	Bank of West Checking		Walmart	household		R	-54.60
3/3/2011	Bank of West Checking		Smart & Final	food		R	-13.99
			Pine Ridge	Wine		R	-138.65



STATEMENT

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MILPITAS OFFICE
1360 CALAVERAS BLVD
MILPITAS CA 95035-5707 800-488-2265

00022

STATEMENT PERIOD
02/23/11 THROUGH 03/22/11

ANDREANO LIVING TRUST
STEPHEN C ANDREANO, TTEE
CATHERINE A ANDREANO, TTEE
2415 KILLINGTON DRIVE
RENO NV 89511-9147

022-083154

0 ITEMS ENCLOSED

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55+ CHECKING ACCOUNT NUMBER 022-083154

BEGINNING BALANCE.....	8,351.73	AVERAGE DAILY BALANCE.....	7,528.00
1 DEPOSITS.....	160.00	LOW BALANCE.....	3,195.67
4 CREDITS.....	20,333.95	YEAR-TO-DATE INTEREST PAID.....	0.00
88 WITHDRAWALS.....	9,529.80	YEAR-TO-DATE TAX WITHHELD.....	0.00
14 CHECKS.....	7,056.67	ANNUAL PERCENTAGE YIELD EARNED.....	0.00
ENDING BALANCE.....	12,259.21	INTEREST ACCRUED THIS STATEMENT.....	0.00

DEPOSITS

DATE.....	AMOUNT	TRANSACTION DESCRIPTION	DATE.....	AMOUNT	DATE.....	AMOUNT
02/28	2,331.42	ELECTRONIC DEP	MULTNOMAH BIBLE ACH ITEM 022811			
03/04	5,475.52	ELECTRONIC DEP	CISCO SYSTEMS REG.SALARY 030411			
03/16	7,000.00	ONLINE TRANSFER	TRANSFER FROM SAVINGS ***_**3154			
03/18	5,527.01	ELECTRONIC DEP	CISCO SYSTEMS REG.SALARY 031811			
DATE.....	AMOUNT		DATE.....	AMOUNT	DATE.....	AMOUNT
03/16	160.00					

WITHDRAWALS

DATE.....	AMOUNT	TRANSACTION DESCRIPTION	RALEY'S #108 RENO	NV
02/23	60.87	POS PURCHASE	432939	CA ON 110223
02/23	23.50	DEBIT CARD POS	PAPA MURPHY'S CA158QPS MILPITAS	PPD
02/23	319.79	ELECTRONIC DBT	AAA INSURANCE INS EFTPMT 022311	PPD
02/23	190.71	ELECTRONIC DBT	AAA INSURANCE INS EFTPMT 022311	PPD
02/23	129.62	CONV ELECTRONIC CK	ECHOSTAR COMMUNI DISHCKPYMT 022211 04092	ARC
02/24	94.66	POS PURCHASE	001194 SMART & FINAL RENO	NV
02/24	23.43	DEBIT CARD POS	FEDEX 873645305661 MEMPHIS	TN ON 110224
02/24	9.04	DEBIT CARD POS	CARL'S JR #797 Q87 RENO	NV ON 110224
02/25	114.84	ELECTRONIC DBT	AAA LIFE INS PREM 022511	PPD
02/28	78.00	POS PURCHASE	413448 CRATE & BARREL SAN JOSE	CA
02/28	72.06	DEBIT CARD POS	LISAS TEA TREASURES CAMPBELL	CA ON 110228
02/28	50.23	POS PURCHASE	131111 PETSMART INC 7 MILPITAS	CA
02/28	49.37	POS PURCHASE	287970 RALEY'S #108 RENO	NV
02/28	48.41	POS PURCHASE	032993 TARGET T0626 S San Jose	CA
02/28	20.43	DEBIT CARD POS	CVS PHARMACY #9586 QPS RENO	NV ON 110227
02/28	18.00	DEBIT CARD POS	LOC*LIFELOCK 800-5433562	AZ ON 110228
02/28	6.19	DEBIT CARD POS	PANDA EXPRESS 1730 QPS RENO	NV ON 110227
02/28	5.00	DEBIT CARD POS	SOUTHWES 5262157870385 08004359792	TX ON 110228
03/01	74.00	DEBIT CARD POS	LAVENDER NAIL SPA SAN JOSE	CA ON 110301
03/01	71.84	DEBIT CARD POS	THE OLIVE GARD00018580 MILPITAS	CA ON 110301
03/01	51.00	DEBIT CARD POS	RENO-TAHOE AIRPORT AUT RENO	NV ON 110301
03/01	45.59	POS PURCHASE	416590 SHELL Service RENO	NV
03/01	33.00	DEBIT CARD POS	ABC*ANYTIME FITNESS 08888279262	MN ON 110301
03/01	20.47	POS PURCHASE	286023 RALEY'S #108 RENO	NV
03/01	9.86	DEBIT CARD POS	STARBUCKS TEMP31281504 OAKLAND	CA ON 110301
03/01	8.83	DEBIT CARD POS	IN-N-OUT BURGER 000000 RENO	NV ON 110301



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MILPITAS OFFICE
1360 CALAVERAS BLVD
MILPITAS CA 95035-5707 800-488-2265

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ANDREANO LIVING TRUST

STATEMENT PERIOD
02/23/11 THROUGH 03/22/11

022-083154

WITHDRAWALS

DATE	AMOUNT	TRANSACTION DESCRIPTION	ACCT	ROUTING	STATE
03/01	500.00	CONV ELECTRONIC CK FIA Cardservices	CHECK PYMT 022811 4094		ARC
03/01	290.75	CONV ELECTRONIC CK STERRA PACIFIC P	CHECKPAYMT 030111 04093		
03/02	54.60	POS PURCHASE	219144	WAL-MART #3277	RENO (SPRING
03/02	13.99	POS PURCHASE	001071	SMART & FINAL	RENO
03/03	138.65	DEBIT CARD POS	PINE RIDGE WINERY LLC	707-2537500	CA ON 110303
03/03	135.50	DEBIT CARD POS	SPECIALTY BOTTLE INC	SEATTLE	WA ON 110303
03/03	122.75	DEBIT CARD POS	HEMCLEAR 888-565-7110	888-565-7110	IL ON 110303
03/03	40.88	POS PURCHASE	203635	COSTCO WHSE #0	RENO
03/03	19.95	DEBIT CARD POS	HEMCLEAR 888-565-7110	888-565-7110	IL ON 110303
03/03	10.28	POS PURCHASE	082864	SMITHS	RENO
03/03	5.00	DEBIT CARD POS	THE UPS STORE #2972	RENO	NV ON 110303
03/04	89.10	POS PURCHASE	471606	COSTCO WHSE #0	RENO
03/07	217.53	POS PURCHASE	014374	TARGET T1363 R	RENO
03/07	67.77	POS PURCHASE	293175	WAL-MART #3277	RENO (SPRING
03/07	44.00	POS PURCHASE	296321	RALEY'S #108	NV
03/07	36.56	DEBIT CARD POS	CHARTER COMM	888-438-2427	NV ON 110306
03/07	32.32	POS PURCHASE	823350	WILLIAMS-SONOM	RENO
03/07	21.58	POS PURCHASE	823934	WHOLE FOODS MA	Reno
03/07	500.00	CONV ELECTRONIC CK	WELLSFARGO CARD	CHECKPAYMT 030711 04108	ARC
03/08	87.14	POS PURCHASE	427547	COSTCO WHSE #0	RENO
03/08	45.65	POS PURCHASE	001726	SMART & FINAL	NV
03/08	41.06	POS PURCHASE	221122	COSTCO WHSE #0	NV
03/08	22.43	POS PURCHASE	398978	RALEY'S #108	NV
03/09	12.43	POS PURCHASE	403390	RALEY'S #108	NV
03/10	49.60	POS PURCHASE	464217	SHELL Service	NV
03/10	39.86	POS PURCHASE	000013	NV CENTER DERM	NV
03/11	214.40	DEBIT CARD POS	SOUTHWES 5262160446711	08004359792	TX ON 110311
03/11	161.70	DEBIT CARD POS	SOUTHWES 5262160432056	08004359792	TX ON 110311
03/11	161.70	DEBIT CARD POS	SOUTHWES 5262160459282	08004359792	TX ON 110311
03/11	23.34	POS PURCHASE	614880	RALEY'S #108	NV
03/11	16.23	DEBIT CARD POS	THE UPS STORE #2972	RENO	NV ON 110311
03/11	7.92	POS PURCHASE	095485	USPS 317280955	RENO
03/14	271.65	POS PURCHASE	687636	COSTCO WHSE #0	NV
03/14	162.67	POS PURCHASE	684305	DAVIDS BRIDAL	NV
03/14	86.55	POS PURCHASE	264031	COSTCO WHSE #0	NV
03/14	80.78	POS PURCHASE	010011	OFFICE DEPOT	NV
03/14	47.53	POS PURCHASE	013421	CVS 08793	Reno
03/14	28.11	DEBIT CARD POS	JITTERBUG GREATCALL	800-7336632	CA ON 110314
03/14	10.00	DEBIT CARD POS	CVS PHARMACY #9586 QPS	RENO	NV ON 110313
03/15	167.07	DEBIT CARD POS	CVS PHARMACY #9586	RENO	NV ON 110315
03/15	16.16	POS PURCHASE	872341	WILLIAMS-SONOM	RENO
03/16	5.20	DEBIT CARD POS	FABRIC CARE SPECIALIST	RENO	NV ON 110316
03/17	1,250.00	DEBIT CARD POS	COSMOS TOURS	303 7037729	CO ON 110317
03/17	750.00	DEBIT CARD POS	AVANTI DESTINATIONS	05032951100	OR ON 110317
03/18	176.53	DEBIT CARD POS	CLDWTR CK 1280-28282	RENO	NV ON 110318
03/18	13.27	DEBIT CARD POS	ROSE'S	RENO	NV ON 110318
03/21	83.82	POS PURCHASE	543592	RITE AID CORP.	MILPITAS CA

PAGE 3 OF 5

MILPITAS OFFICE 00022
 1360 CALAVERAS BLVD
 MILPITAS CA 95035-5707 800-488-2265

ANDREANO LIVING TRUST

STATEMENT PERIOD
 02/23/11 THROUGH 03/22/11

022-083154

WITHDRAWALS

DATE	AMOUNT	TRANSACTION DESCRIPTION	018089	TARGET T0626 S	San Jose	CA
03/21	80.80	POS PURCHASE	539162	LUCKY #727.MIL	MILPITAS	CA
03/21	66.25	POS PURCHASE		FRY'S ELECTRONICS #9	SAN JOSE	CA
03/21	54.60	DEBIT CARD POS	374205	SAFEWAY STORE	MILPITAS	CA
03/21	36.99	POS PURCHASE		FRESH CHOICE #47	MILPITAS	CA
03/21	32.21	DEBIT CARD POS		FEDEX 873645306841	MEMPHIS	TX
03/21	30.30	DEBIT CARD POS	569801	THE HOME DEPOT	MILPITAS	ON
03/21	6.92	POS PURCHASE		AAA INSURANCE	INS EFTPMT 032111	PPD
03/21	319.79	ELECTRONIC DBT		U.S. DEPT. OF ED ONLINE PMT	032111	WEB
03/21	150.00	ELECTRONIC DBT		AT&T SERVICES LA CHECK PYMT	032111 4111	ARC
03/21	135.68	CONV ELECTRONIC CK		ECHOSTAR COMMUNI	DISHCKPYMT 031911 04110	ARC
03/21	129.62	CONV ELECTRONIC CK		AT&T TELCO WEST	000PAYMENT 031811 04112	ARC
03/21	115.48	CONV ELECTRONIC CK		SOUTHWES	5262162574719 08004359792	TX
03/22	161.70	DEBIT CARD POS		GREAT HAIR	MILPITAS	ON
03/22	16.00	DEBIT CARD POS		AAA INSURANCE	INS EFTPMT 032211	CA
03/22	190.71	ELECTRONIC DBT				PPD

CHECKS

NUMBER	DATE	AMOUNT	NUMBER	DATE	AMOUNT	NUMBER	DATE	AMOUNT
4087e	02/25	3,138.73	4099e	03/17	1,104.89	4109e	03/08	110.29
4089e	02/23	209.08	4104e	03/16	77.00	4113e	03/21	40.00
4095e	02/25	550.00	4105e	03/07	50.00	985005e	02/23	291.79
4096e	03/08	250.00	4106e	03/08	64.53	985007e	03/21	291.79
4097e	03/09	821.51	4107e	03/07	57.06			

e REPRESENTS ITEMS PRESENTED ELECTRONICALLY, * REPRESENTS A GAP IN CHECK NUMBERS

SAVINGS ACCOUNT NUMBER 022-083154
 INTEREST PAID IN 2010 WAS \$21.47

BEGINNING BALANCE	20,095.50	LOW BALANCE	13,097.00
1 DEPOSITS	1.83	YEAR-TO-DATE INTEREST PAID	4.05
1 WITHDRAWALS	7,000.00	YEAR-TO-DATE FEDERAL TAX WITHHELD	0.00
ENDING BALANCE	13,097.33	YEAR-TO-DATE STATE TAX WITHHELD	0.00
		ANNUAL PERCENTAGE YIELD EARNED	0.10
		INTEREST ACCRUED THIS STATEMENT	1.41

DEPOSITS

DATE AMOUNT TRANSACTION DESCRIPTION
 02/28 1.83 INTEREST EARNED

WITHDRAWALS

DATE AMOUNT TRANSACTION DESCRIPTION
 03/16 7,000.00 ONLINE TRANSFER TRANSFER TO CHECKING ***-**3154



For Your Protection: Please examine this statement and report any discrepancy within 30 days.

MEMBER FDIC

CUSTOMER NAME
ANDREANO LIVING TRUSTACCOUNT NO
22-083154STATEMENT PERIOD
2/23/11 - 3/22/11PAGE
4 OF 5

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Pay to the
Order of Darlene U.S. Bank Mr. Feb 2011 \$ 3,138.73
Three Thousand One Hundred Thirty-Eight Dollars 73/100

101211007826 022083154# 04087 000000209084

4087
02/25/2011
BANKWEST
FEB 23 2011 P/P

CHECK# 4087, PAID 2/25/2011, AMOUNT \$3,138.73

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Pay to the
Order of John Andreano 24 Feb 2011 \$ 550.00
Five Hundred Fifty Dollars 00/100

101211007826 022083154# 04095

4095
02/25/2011
BANKWEST
FEB 23 2011 P/P

CHECK# 4095, PAID 2/25/2011, AMOUNT \$550.00

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Pay to the
Order of ATC 2/16/2011 \$ 209.08
Two Hundred Nine Dollars 08/100

101211007826 022083154# 04089 000000209084

4089
02/23/2011
BANKWEST
FEB 23 2011 P/P

CHECK# 4089, PAID 2/23/2011, AMOUNT \$209.08

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Pay to the
Order of Discovery Fellowship 1 Mar 2011 \$ 250.00
Two Hundred Fifty Dollars 00/100

101211007826 022083154# 04096

4096
02/25/2011
BANKWEST
FEB 23 2011 P/P

CHECK# 4096, PAID 3/8/2011, AMOUNT \$250.00

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Pay to the
Order of Ferguson March 7, 2011 \$ 821.51
Eight Hundred Twenty-one and 51/100

101211007826 022083154# 04097

4097
02/25/2011
BANKWEST
FEB 23 2011 P/P

CHECK# 4097, PAID 3/9/2011, AMOUNT \$821.51

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Pay to the
Order of Washoe County 14 Mar 2011 \$ 1,104.89
One Thousand One Hundred Four Dollars 89/100

101211007826 022083154# 04099

4099
02/25/2011
BANKWEST
FEB 23 2011 P/P

CHECK# 4099, PAID 3/17/2011, AMOUNT \$1,104.89

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Pay to the
Order of Grace 1 March 2011 \$ 77.00
Seventy Seven Dollars 00/100

101211007826 022083154# 04104

4104
02/25/2011
BANKWEST
FEB 23 2011 P/P

CHECK# 4104, PAID 3/16/2011, AMOUNT \$77.00

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Pay to the
Order of Washoe County 3 March 2011 \$ 50.00
Fifty Dollars 00/100

101211007826 022083154# 04105

4105
02/25/2011
BANKWEST
FEB 23 2011 P/P

CHECK# 4105, PAID 3/7/2011, AMOUNT \$50.00

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Pay to the
Order of Dr. Carlson 3 March 2011 \$ 64.53
Sixty-Four Dollars 53/100

101211007826 022083154# 04106

4106
02/25/2011
BANKWEST
FEB 23 2011 P/P

CHECK# 4106, PAID 3/8/2011, AMOUNT \$64.53

STEPHEN CRAIG ANDREANO
CATHERINE ANN ANDREANO
2415 Killington Drive
Reno, Nevada 89511
775-851-7122

Pay to the
Order of Washoe County 3 March 2011 \$ 57.06
Fifty-Seven Dollars 06/100

101211007826 022083154# 04107

4107
02/25/2011
BANKWEST
FEB 23 2011 P/P

CHECK# 4107, PAID 3/7/2011, AMOUNT \$57.06



EQUAL HOUSING LENDER

For Your Protection: Please examine this statement and report any discrepancy within 30 days.

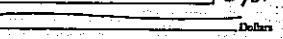
MEMBER FDIC

CUSTOMER NAME
ANDREANO LIVING TRUST

ACCOUNT NO
22-083154

STATEMENT PERIOD PAGE
2/23/11 - 3/22/11 5 OF 5

CHECK# 4109, PAID 3/8/2011, AMOUNT \$110.29

STEPHEN CRAIG ANDREANO CATHERINE ANN ANDREANO 2415 Killington Drive Reno, Nevada 89511 775-851-7122		YOSEMITE NATIONAL PARK 4113 80-767171
<p>Pay to the Order of <i>Donn</i> <i>Forty & 00/100</i></p>		<i>14 May 2011</i> <i>Date</i> <i>\$ 40.00</i> <i>Dollar</i> <input checked="" type="checkbox"/> <i>Cent</i> <input type="checkbox"/> <i>Handwritten Signature</i>
 BANK OF AMERICA THE BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION		
012114007826 0220831544 04113 		

CHECK# 4113 PAYD 3/21/2011 AMOUNT: \$40.00

CHECK# 985005 DATE 3/23/2011 AMOUNT \$281.38

Account # 441253827		PLANE FIRST TIME PAYMENT FOR 9000 INITIAL CREDITS CREDIT CARD	2291.79
		RAISE DATE MAY ONE HUNDRED EIGHTY FIVE TO CREDIT CARD PAYMENT PROCESS CENTER CREDIT CARD PAYMENT CREDIT CARD PAYMENT	0088955007
		W	March 24, 2011
For TWO HUNDRED RED BENTY ONE AND THIRTY		DOLLARS	\$ 291.79
ADDRESS: AVENUE 100 PO BOX 2000 CITY: BOSTON STATE: MASS ZIP: 02101		Not After 30 Days Signature DR. PHIL This check has been deposited by your bank	
To The Credit Card		10	

SEARCHED **PP65028** INDEXED **PP65028** SERIALIZED **PP65028** FILED **PP65028**



For Your Protection: Please examine this statement and report any discrepancy within 30 days.

MEMBER EDIC

118 01005 (10/00)

Bank of West Checking
4/13/2011

Page 1

Reconciliation Summary

BANK STATEMENT – CLEARED TRANSACTIONS:

Previous Balance:			8,351.73
Checks and Payments	102	Items	-16,586.47
Deposits and Other Credits	5	Items	20,493.95
Service Charge	0	Items	0.00
Interest Earned	0	Items	0.00
Ending Balance of Bank Statement:			12,259.21

YOUR RECORDS – UNCLEARED TRANSACTIONS:

Cleared Balance:			12,259.21
Checks and Payments	105	Items	-19,891.62
Deposits and Other Credits	5	Items	8,486.64
Register Balance as of 4/13/2011:			854.23
Checks and Payments	0	Items	0.00
Deposits and Other Credits	0	Items	0.00
Register Ending Balance:			854.23

Bank of West Checking
4/13/2011

Page 2

Uncleared Transaction Detail up to 4/13/2011

Date	Num	Payee	Memo	Category	Clr	Amount
Uncleared Checks and Payments						
6/14/2009	3625	Tammy Higgins	graduation	food		-150.00
9/8/2009	3710	Primary Care Plus	kati	MEDICAL		-15.00
9/8/2009	3711	Fabric Care		cleaners		-43.80
9/14/2009	3718	J. Crew		clothing		-67.31
11/6/2009	3758	American Eagle - Sarah		clothing		-50.00
3/4/2010				[Bank of the West - Ta...		-2,000.00
4/16/2010	ATM	Vet		pet		-190.82
5/17/2010	ATM	At&T		TELEPHONE:Reno		-116.65
6/21/2010	ATM	Costco		food		-49.88
6/25/2010	ATM	Costco		food		-287.18
10/9/2010	payment	LOGMEIN		BUSINESS		-129.00
10/9/2010	3977	Walmart		food		-59.66
10/9/2010	3978	Raleys		food		-30.99
10/21/2010	3998	Raley's		food		-54.86
12/9/2010	payment	LOGMEIN		BUSINESS		-129.00
12/25/2010	ATM	Hartland		bank charges		-56.95
1/9/2011	payment	LOGMEIN		BUSINESS		-129.00
3/9/2011		LOGMEIN		BUSINESS		-129.00
3/14/2011	4098	Downey/US Bank	mar	Mortgage Payment:Reno		-3,138.73
3/14/2011	4100	Grace Church	YWAM - Vonich	DONATION		-100.00
3/14/2011	4114	WASHINGTON MUTUAL		PROPERTY IOAN		-3,585.36
3/22/2011	ATM	Shell		Auto:gasoline		-52.01
3/22/2011	ATM	Mikonos Grill		Dining Out		-29.22
3/22/2011	ATM	Walmart		household		-16.72
3/24/2011	ATM	Mill End Fabrics		WEDDING		-43.09
3/24/2011	ATM	MICHAEL		WEDDING		-36.57
3/24/2011	ATM	MICHAEL		WEDDING		-19.90
3/24/2011	4116	NV Energy		UTILITY:Reno		-272.88
3/24/2011	4117	Discovery Fellowship		DONATION		-250.00
3/25/2011	ATM	Federal Express		postage		-31.36
3/25/2011	ATM	NV Center For Dermatology		MEDICAL		-17.17
3/25/2011	ATM	Walmart		household		-10.77
3/25/2011	ATM	WALMART		household		-4.98
3/25/2011	ATM	Aaa		INSURANCE:life		-114.84
3/26/2011	ATM	Costco		food		-312.11
3/26/2011	ATM	NETWEBSALE		ENTERTAINMENT		-48.86
3/26/2011	ATM	WALMART		household		-42.15
3/28/2011	ATM	Federal Express		postage		-26.64
3/28/2011	ATM	StarbUCKS		Dining Out		-22.36
3/28/2011	ATM	Office Depot		BUSINESS		-19.38
3/28/2011	payment	Lifelock		security		-18.00
3/28/2011	ATM	Cvs		MEDICAL		-2.15
3/29/2011	ATM	Anytime Fitness		health		-33.00
3/29/2011	ATM	Michaels		GIFT		-6.44
3/29/2011	ATM	Usps		postage		-1.05
3/30/2011	ATM	Raley's		food		-59.92
3/30/2011	ATM	Jazz Salon		hair		-58.00
3/30/2011	ATM	Shell		Auto:gasoline		-54.48
3/31/2011	ATM	THE HOME DEPOT		YARD		-144.69
3/31/2011	ATM	Smart & Final		food		-73.90
3/31/2011	ATM	Fabric Care		BUSINESS:cleaners		-35.75
4/1/2011	DEP	Discovery Fellowship		DONATION		-250.00
4/1/2011	ATM	COSTCO		food		-369.23
4/1/2011	ATM	THE HOME DEPOT		YARD		-60.72
4/1/2011	ATM	Franklin Prosperity		unknown		-49.00
4/1/2011	ATM	Smart & Final		food		-37.68
4/1/2011	ATM	Webrestuarant		WEDDING		-23.92
4/1/2011	ATM	WALMART		household		-215.92
4/1/2011	4115	Bank Of America		Auto:gasoline		-500.00
4/1/2011	4118	JOHN ANDREANO		EDUCATION:books		-545.00

Bank of West Checking
4/13/2011

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Uncleared Transaction Detail up to 4/13/2011

Date	Num	Payee	Memo	Category	Clr	Amount
4/1/2011	4119	Universal Explorer		BUSINESS		-110.29
4/1/2011	4120	Klove		DONATION		-50.00
4/1/2011	4121	Christ Community Church	ZACH	DONATION		-100.00
4/1/2011	4122	Nevada Center For Derma...		MEDICAL		-67.95
4/1/2011	4123	Wells Fargo - John		Auto:gasoline		-500.00
4/1/2011	4125	Dr. Corbin		MEDICAL		-134.94
4/4/2011	ATM	Hemclear		MEDICAL		-122.75
4/4/2011	ATM	Apple Store		BUSINESS		-91.00
4/4/2011	ATM	Shell		Auto:gasoline		-85.00
4/4/2011	ATM	Sierra Nevada Spas		Spa		-83.95
4/4/2011	ATM	Charter		UTILITY		-36.56
4/4/2011	ATM	Amazon		EDUCATION:books		-29.93
4/4/2011	ATM	Target		household		-26.89
4/4/2011	ATM	Amazon		EDUCATION:books		-21.47
4/4/2011	ATM	Amazon		EDUCATION:books		-13.48
4/4/2011	ATM	Smith's		food		-10.98
4/4/2011	ATM	Raley's		food		-10.32
4/5/2011	ATM	Club Chandon		Wine		96.78
4/5/2011	ATM	Smiths		food		-70.59
4/5/2011	ATM	Smiths		food		-39.39
4/5/2011	ATM	Smiths		food		-3.38
4/5/2011	4126	Danny Couste		house repair		-2,000.00
4/6/2011	ATM	Walmart		household		-62.09
4/6/2011	ATM	THE HOME DEPOT		Repairs		-47.08
4/6/2011	ATM	Clearwater Creek		GIFT		-67.00
4/6/2011	ATM	Clearwater Creek		GIFT		-55.92
4/6/2011	ATM	William Sonoma		household		-29.03
4/7/2011	ATM	Smith's		food		-28.82
4/7/2011	aqtm	Crate & Barrel	gift	WEDDING		-327.70
4/7/2011	ATM	Banana Republic		clothing		-223.42
4/8/2011	ATM	Sierra Sewing	sewing machine	Repairs		-99.00
4/8/2011	ATM	Blue Garter	VEIL	WEDDING		-95.88
4/8/2011	ATM	SAFEWAY		food		-64.63
4/8/2011	ATM	CREME	ATM	Dining Out		-11.83
4/8/2011	ATM	Fabric Care		BUSINESS:cleaners		-6.61
4/8/2011	ATM	APL-ITUNE		ENTERTAINMENT		-1.00
4/8/2011	ATM	NV WILDLIFE LICENSE		ENTERTAINMENT		-35.00
4/8/2011	ATM	SAFEWAY		food		-177.22
4/9/2011	payment	LOGMEIN	ATM	BUSINESS		-129.00
4/11/2011	ATM	Mikonos Grill		Dining Out		-87.50
4/11/2011	ATM	Shell		Auto:gasoline		-36.19
4/11/2011	ATM	Lucky's		food		-10.89
4/11/2011	ATM	Bj's		Dining Out		-22.24
4/11/2011	ATM	Frank Family Vineyards		Wine		-140.29
4/11/2011	ATM	StarbUCKS		Dining Out		-4.58

Total Uncleared Checks and Payments 105 Items -19,891.62

Uncleared Deposits and Other Credits

3/29/2011	DEP	Deposit	Travel	800.00
3/30/2011	DEP	Multnomah	W2 Income	2,119.48
4/1/2011	DEP	Cisco	W2 Income	5,475.53
4/1/2011	DEP	Discovery Fellowship	food	91.63
4/1/2011	4124	Void	VOID	0.00

Total Uncleared Deposits and Other Credits 5 Items 8,486.64

Bank of West Checking
4/13/2011

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Uncleared Transaction Detail up to 4/13/2011

Date	Num	Payee	Memo	Category	Cr	Amount
Total Uncleared Transactions				110 Items		-11,404.98

Savings - S&K
4/13/2011

Page 1

Reconciliation Summary

BANK STATEMENT -- CLEARED TRANSACTIONS:

Previous Balance:		20,095.50
Checks and Payments	1 Item	-7,000.00
Deposits and Other Credits	1 Item	1.83
Service Charge	0 Items	0.00
Interest Earned	0 Items	0.00
Ending Balance of Bank Statement:		13,097.33

YOUR RECORDS -- UNCLEARED TRANSACTIONS:

Cleared Balance:		13,097.33
Checks and Payments	0 Items	0.00
Deposits and Other Credits	0 Items	0.00
Register Balance as of 4/13/2011:		13,097.33
Checks and Payments	0 Items	0.00
Deposits and Other Credits	0 Items	0.00
Register Ending Balance:		13,097.33

Savings - S&K
4/13/2011

Page 2

Uncleared Transaction Detail up to 4/13/2011

Date	Num	Payee	Memo	Category	Clr	Amount
Uncleared Checks and Payments						
		Total Uncleared Checks and Payments		0 Items		0.00
Uncleared Deposits and Other Credits						
		Total Uncleared Deposits and Other Credits		0 Items		0.00
		Total Uncleared Transactions		0 Items		0.00



STATEMENT

MILPITAS OFFICE
1360 CALAVERAS BLVD
MILPITAS CA 95035-5707 800-488-2265

PAGE 1 OF 2

00022

STATEMENT PERIOD
02/23/11 THROUGH 03/22/11

ANDREANO LIVING TRUST
STEPHEN C ANDREANO, TTEE
CATHERINE A ANDREANO, TTEE
2415 KILLINGTON DRIVE
RENO NV 89511-9147

022-092684

0 ITEMS ENCLOSED

SPECIAL OFFER: KEEP MORE MONEY IN YOUR POCKET AT TAX TIME
WITH A DISCOUNT OF UP TO 25% OFF TURBOTAX FEDERAL PRODUCTS.
TO LEARN MORE, VISIT WWW.BANKOFthewEST.COM/TURBOTAX.HTML.

55+ CHECKING ACCOUNT NUMBER 022-092684

BEGINNING BALANCE.....	6,000.95	AVERAGE DAILY BALANCE.....	5,162.00
0 DEPOSITS.....	0.00	LOW BALANCE.....	4,489.64
1 CREDITS.....	2,028.00	YEAR-TO-DATE INTEREST PAID.....	0.00
3 WITHDRAWALS.....	181.31	YEAR-TO-DATE TAX WITHHELD.....	0.00
1 CHECKS.....	1,330.00	ANNUAL PERCENTAGE YIELD EARNED.....	0.00
ENDING BALANCE.....	6,517.64	INTEREST ACCRUED THIS STATEMENT.....	0.00

DEPOSITS

DATE.....	AMOUNT	TRANSACTION DESCRIPTION	PAYMENT	CCD
03/15	2,028.00	ELECTRONIC DEP SPMI	031511	

WITHDRAWALS

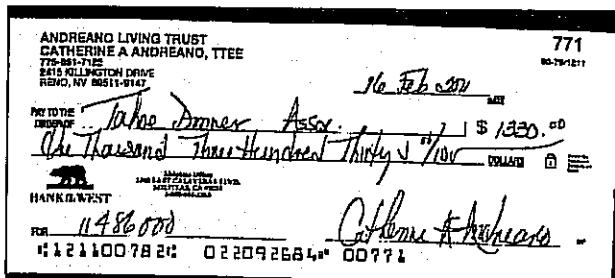
DATE.....	AMOUNT	TRANSACTION DESCRIPTION	PYMNT	030711 772	ARC
03/08	57.90	CONV ELECTRONIC CK SUDDENLINK	000PAYMENT	030911 00774	ARC
03/10	67.94	CONV ELECTRONIC CK AT&T TELCO WEST	000PAYMENT	030911 00773	ARC
03/10	55.47	CONV ELECTRONIC CK AT&T TELCO WEST	000PAYMENT	030911 00773	ARC

CHECKS

NUMBER..	DATE.....	AMOUNT	NUMBER..	DATE.....	AMOUNT	NUMBER..	DATE.....	AMOUNT
771e	02/23	1,330.00						

e REPRESENTS ITEMS PRESENTED ELECTRONICALLY

CUSTOMER NAME	ACCOUNT NO	STATEMENT PERIOD	PAGE
ANDREANO LIVING TRUST	22-092684	2/23/11 - 3/22/11	2 OF 2



CHECK# 771, PAID 2/23/2011, AMOUNT \$1,330.00



For Your Protection: Please examine this statement and report any discrepancy within 30 days.

MEMBER FDIC

Bank of the West - Tahoe
4/13/2011

Page 1

Reconciliation Summary

BANK STATEMENT – CLEARED TRANSACTIONS:

Previous Balance:		6,000.95
Checks and Payments	4 Items	-1,511.31
Deposits and Other Credits	1 Item	2,028.00
Service Charge	0 Items	0.00
Interest Earned	0 Items	0.00
Ending Balance of Bank Statement:		6,517.64

YOUR RECORDS – UNCLEARED TRANSACTIONS:

Cleared Balance:		6,517.64
Checks and Payments	3 Items	-179.47
Deposits and Other Credits	0 Items	0.00
Register Balance as of 4/13/2011:		6,338.17
Checks and Payments	0 Items	0.00
Deposits and Other Credits	0 Items	0.00
Register Ending Balance:		6,338.17

Bank of the West - Tahoe
4/13/2011

Page 2

Uncleared Transaction Detail up to 4/13/2011

Date	Num	Payee	Memo	Category	Clr	Amount
Uncleared Checks and Payments						
4/1/2011	775	At&T		TELEPHONE:tahoe		-51.63
4/1/2011	776	At&T	internet	TELEPHONE:tahoe		-69.94
4/1/2011	777	Suddenlink		cable:tahoe		-57.90
Total Uncleared Checks and Payments				3 Items		-179.47
Uncleared Deposits and Other Credits						
Total Uncleared Deposits and Other Credits				0 Items		0.00
Total Uncleared Transactions				3 Items		-179.47

011564 1 AV 0.335 238834

ANDREANO LIVING TRUST DTD 12-04-2006
 CATHERINE A ANDREANO TTE
 STEPHEN C ANDREANO TTE
 2415 KILLINGTON DR
 RENO NV 89511-9147




Questions?

Available by phone 24 hours a day, 7 days a week:

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932 TTY: 1-888-355-6052

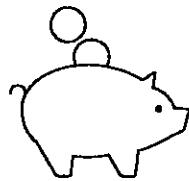
華語 1-800-288-2288 (8 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (825)
 P.O. Box 6995
 Portland, OR 97228-6995

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Activity summary

Beginning balance on 2/1	\$68.11
Deposits/Additions	0.01
Withdrawals/Subtractions	- 0.00
Ending balance on 2/28	\$68.12

Account number: **9452561419**

ANDREANO LIVING TRUST DTD 12-04-2006

CATHERINE A ANDREANO TTE

STEPHEN C ANDREANO TTE

Nevada account terms and conditions apply

For Direct Deposit and Automatic Payments use
 Routing Number (RTN): 321270742

DCRA11UTAR 011564 NNNNNNNNNN NNN NNN 001 002

10018871.5

Wells Fargo Savings
4/13/2011

Page 1

Reconciliation Summary

BANK STATEMENT -- CLEARED TRANSACTIONS:

Previous Balance:		68.11
Checks and Payments	0 Items	0.00
Deposits and Other Credits	1 Item	0.01
Service Charge	0 Items	0.00
Interest Earned	0 Items	0.00
Ending Balance of Bank Statement:		68.12

YOUR RECORDS -- UNCLEARED TRANSACTIONS:

Cleared Balance:		68.12
Checks and Payments	0 Items	0.00
Deposits and Other Credits	0 Items	0.00
Register Balance as of 4/13/2011:		68.12
Checks and Payments	0 Items	0.00
Deposits and Other Credits	0 Items	0.00
Register Ending Balance:		68.12

Wells Fargo Savings
4/13/2011

Page 2

Uncleared Transaction Detail up to 4/13/2011

Date	Num	Payee	Memo	Category	Clr	Amount
Uncleared Checks and Payments						
		Total Uncleared Checks and Payments		0 Items		0.00
Uncleared Deposits and Other Credits						
		Total Uncleared Deposits and Other Credits		0 Items		0.00
		Total Uncleared Transactions		0 Items		0.00

In re Stephen and Catherine Andreano
Debtor

Case No. 09-52781
Reporting Period: March 1 -

DISBURSEMENT JOURNAL

see attachment #4

Tahoe: 0.00
Checking: 8,266.41

DISBURSEMENT JOURNAL

see attachment #4

Date	Account	Num	Description	Memo	Category	Cr	Amount
3/3/2011	Bank of West Checking	ATM	Specialty Bottle		WEDDING	R	-135.50
3/3/2011	Bank of West Checking	ATM	Hemclear		MEDICAL	R	-22.75
3/3/2011	Bank of West Checking	ATM	Costco		food	R	-40.88
3/3/2011	Bank of West Checking	ATM	Hemclear		MEDICAL	R	-19.95
3/3/2011	Bank of West Checking	ATM	Smith's		food	R	-10.28
3/4/2011	Bank of West Checking	ATM	UPS		BUSINESS	R	-5.00
3/4/2011	Bank of West Checking	ATM	Costco		food	R	-89.10
3/4/2011	Bank of West Checking	ATM	Charter		UTILITY	R	-36.56
3/4/2011	Bank of West Checking	ATM	Target		household	R	-217.53
3/4/2011	Bank of West Checking	ATM	Whole Foods		food	R	-21.58
3/4/2011	Bank of West Checking	ATM	Walmart		household	R	-67.77
3/4/2011	Bank of West Checking	ATM	William Sonoma		household	R	-32.32
3/7/2011	Bank of West Checking	ATM	Raleys		food	R	-44.00
3/8/2011	Bank of West Checking	ATM	Costco		food	R	-87.14
3/8/2011	Bank of West Checking	ATM	Raleys		food	R	-45.65
3/8/2011	Bank of West Checking	ATM	Raleys		food	R	-41.06
3/8/2011	Bank of West Checking	ATM	Shell		food	R	-22.43
3/1/2011	Bank of West Checking	ATM	NV Center For Dermatology		Auto:gasoline	R	-12.43
3/1/2011	Bank of West Checking	ATM			MEDICAL	R	-49.60
3/1/2011	Bank of West Checking	ATM			BUSINESS	R	-39.86
3/1/2011	Bank of West Checking	ATM			BUSINESS	R	-214.40
3/1/2011	Bank of West Checking	ATM			BUSINESS	R	-161.70
3/1/2011	Bank of West Checking	ATM			BUSINESS	R	-161.70
3/1/2011	Bank of West Checking	ATM	Raleys		food	R	-23.34
3/1/2011	Bank of West Checking	ATM	Ups		BUSINESS	R	-16.23
3/1/2011	Bank of West Checking	ATM	Usps		postage	R	-7.92
3/1/2011	Bank of West Checking	ATM	Costco		food	R	-271.65
3/1/2011	Bank of West Checking	ATM	Office Depot		BUSINESS	R	-80.78
3/1/2011	Bank of West Checking	ATM	Davids Bridal		WEDDING	R	-162.67
3/1/2011	Bank of West Checking	ATM	Cvs		MEDICAL	R	-167.07
3/1/2011	Bank of West Checking	ATM	Fabric Care		BUSINESS:cleaners	R	-5.20
3/1/2011	Bank of West Checking	ATM	Costco		food	R	-86.55
3/1/2011	Bank of West Checking	ATM	Cvs		MEDICAL	R	-47.53
3/1/2011	Bank of West Checking	ATM	Jitterbug		phone:granny	R	-28.11
3/1/2011	Bank of West Checking	ATM	Cvs		MEDICAL	R	-10.00
3/1/2011	Bank of West Checking	ATM	William Sonoma		household	R	-16.16
			Cosmo Tours		Travel	R	-1,250.00

DISBURSEMENT JOURNAL

see attachment #4

Date	Account	Num	Description	Memo	Category	Clr	Amount
3/17/2011	Bank of West Checking	ATM	Avanti	Travel		R	-750.00
3/18/2011	Bank of West Checking	ATM	Coldwater Creek	clothing		R	-176.53
3/21/2011	Bank of West Checking	ATM	Rose's	Dining Out		R	-13.27
3/21/2011	Bank of West Checking	ATM	RITE AID	MEDICAL		R	-83.82
3/21/2011	Bank of West Checking	ATM	Target	household		R	-80.80
3/21/2011	Bank of West Checking	ATM	Lucky	food		R	-66.25
3/21/2011	Bank of West Checking	ATM	Fry's	BUSINESS		R	-54.60
3/21/2011	Bank of West Checking	ATM	Safeway	food		R	-36.99
3/21/2011	Bank of West Checking	ATM	FRESH CHOICE	Dining Out		R	-32.21
3/21/2011	Bank of West Checking	ATM	Federal Express	postage		R	-30.30
3/21/2011	Bank of West Checking	ATM	THE HOME DEPOT	YARD		R	-6.91
3/22/2011	Bank of West Checking	ATM	Southwest Airlines	BUSINESS		R	-161.70
3/22/2011	Bank of West Checking	ATM	Great Hair	hair		R	-16.00
3/22/2011	Bank of West Checking	ATM	Shell	Auto:gasoline		R	-52.01
3/22/2011	Bank of West Checking	ATM	Mikonos Grill	Dining Out		R	-29.22
3/24/2011	Bank of West Checking	ATM	Walmart	household		R	-16.72
3/24/2011	Bank of West Checking	ATM	Mill End Fabrics	WEDDING		R	-43.09
3/24/2011	Bank of West Checking	ATM	MICHAEL	WEDDING		R	-36.57
3/24/2011	Bank of West Checking	ATM	MICHAEL	WEDDING		R	-19.90
3/25/2011	Bank of West Checking	ATM	Federal Express	postage		R	-31.36
3/25/2011	Bank of West Checking	ATM	NV Center For Dermatology	MEDICAL		R	-17.17
3/25/2011	Bank of West Checking	ATM	Walmart	household		R	-10.77
3/25/2011	Bank of West Checking	ATM	Aaa	household		R	-4.98
3/26/2011	Bank of West Checking	ATM	Costco	INSURANCE:life		R	-114.84
3/26/2011	Bank of West Checking	ATM	NETWEBSALE	food		R	-312.11
3/26/2011	Bank of West Checking	ATM	WALMART	ENTERTAINMENT		R	-48.86
3/28/2011	Bank of West Checking	ATM	Federal Express	household		R	-42.15
3/28/2011	Bank of West Checking	ATM	StarbUCKS	postage		R	-26.64
3/28/2011	Bank of West Checking	ATM	Office Depot	Dining Out		R	-22.36
3/29/2011	Bank of West Checking	ATM	Cvs	BUSINESS		R	-19.38
3/29/2011	Bank of West Checking	ATM	Anytime Fitness	MEDICAL		R	-2.15
3/29/2011	Bank of West Checking	ATM	Michaels	health		R	-33.00
3/29/2011	Bank of West Checking	ATM	Usps	GIFT		R	-6.44
3/30/2011	Bank of West Checking	ATM	Raley's	postage		R	-1.05
3/30/2011	Bank of West Checking	ATM	Jazz Salon	food		R	-59.92
3/30/2011	Bank of West Checking	ATM	Shell	hair		R	-58.00
				Auto:gasoline		R	-54.48

DISBURSEMENT JOURNAL

see attachment #4

Date	Account	Num	Description	Memo	Category	Cr	Amount
3/31/2011	Bank of West Checking	ATM	THE HOME DEPOT		YARD		-144.69
3/31/2011	Bank of West Checking	ATM	Smart & Final		food		-73.90
3/31/2011	Bank of West Checking	ATM	Fabric Care		BUSINESS:cleaners		-35.75
3/21/2011	Bank of West Checking	PAYMENT	AAA		INSURANCE:auto		-319.79
3/22/2011	Bank of West Checking	payment	AAA		INSURANCE:home		-190.71
3/23/2011	Bank of West Checking	PAYMENT	Addison Avenue		Auto:AUTO - LEASE		-291.79
3/23/2011	Bank of West Checking	payment	US Department of Education		EDUCATION		-150.00
3/28/2011	Bank of West Checking	payment	LifeLock		security		-18.00
3/9/2011	Bank of West Checking		LOGMEIN		BUSINESS		-129.00
					Total ATM/Payments		-8,226.41

In re Stephen and Catherine Andreano
DebtorCase No. 09-52781
Reporting Period: March 1 -31, 2011**BALANCE SHEET**

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
SCHEDULE A REAL PROPERTY		
Primary Residence	370,000.00	370,000.00
Other Property (attach schedule)	695,000.00	695,000.00
TOTAL REAL PROPERTY ASSETS	1,065,000.00	1,065,000.00
SCHEDULE B PERSONAL PROPERTY		
Cash on Hand	0.00	0.00
Bank Accounts	22,556.88	27,724.84
Security Deposits	0.00	0.00
Household Goods & Furnishings	10,000.00	10,000.00
Books, Pictures, Art	0.00	0.00
Wearing Apparel	700.00	700.00
Furs and Jewelry	0.00	0.00
Firearms & Sports Equipment	1,270.00	1,270.00
Insurance Policies	0.00	0.00
Annuities	0.00	0.00
Education IRAs	0.00	0.00
Retirement & Profit Sharing	0.00	0.00
Stocks	0.00	0.00
Partnerships & Joint Ventures	0.00	0.00
Government & Corporate Bonds	0.00	0.00
Accounts Receivable	0.00	0.00
Alimony, maintenance, support or property settlements	0.00	0.00
Other Liquidated Debts	0.00	0.00
Equitable Interests in Schedule A property		0.00
Contingent Interests	0.00	0.00
Other Claims	0.00	0.00
Patents & Copyrights	0.00	0.00
Licenses & Franchises	0.00	0.00
Customer Lists	0.00	0.00
Autos, Trucks & Other Vehicles	19,090.00	19,090.00
Boats & Motors	0.00	0.00
Aircraft	0.00	0.00
Office Equipment	0.00	0.00
Machinery, supplies, equipment used for business	0.00	0.00
Inventory	0.00	0.00
Animals	0.00	0.00
Crops	0.00	0.00
Farming Equipment	0.00	0.00
Farm Supplies	0.00	0.00
Other Personal Property (attach schedule)	0.00	0.00
TOTAL PERSONAL PROPERTY	53,616.88	58,784.84
TOTAL ASSETS	1,118,616.88	1,123,784.84

In re Stephen and Catherine Andreano
Debtor

Case No. 09-52781
Reporting Period: March 1 -31, 2011

In re: Stephen and Catherine Andreano
Debtor

Case No. 09-52781
Reporting Period: March 1 - 31, 2011

Balance Sheet - Asset
Attachment #5

Rental Property - Tahoe	650000	650000
Squaw Valley TimeShare	5000	5000
Hawaii - Ko 'Olina	40000	40000
 Total Other Property	695000	695000

Bank Accounts:

#022-083154	2875.12
#022-092684	6518.14
#022-083154 - Savings	13095.50
#0214380487	0.00
#9452561419 - Savings	68.12

22556.88

In re: Stephen and Catherine Andreano
Debtor

Case No. 09-52781
Reporting Period: March 1 - 31, 2011

Balance Sheet - Liabilities
Attachment #5

Property Tax - Reno	4,419.58
08/04/2010	1,104.90 pd 8/2010
10/04/2010	1,104.90 pd 10/2010
01/03/2011	1,104.89 pd 1/2011
03/07/2011	1,104.89

SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due					
	Current	0-30	31-60	61-90	Over 91	Total
Mortgage	6,724.06					6,724.06
Rent	0.00					0.00
Secured Debt/Adequate Protection Payments						0.00
Professional Fees						0.00
Other Post-Petition debt (list creditor)						0.00
						0.00
						0.00
						0.00
						0.00
						0.00
Total Post-petition Debts	6,724.06	0.00	0.00	0.00	0.00	6,724.06

Explain how and when the Debtor intends to pay any past due post-petition debts.

Mortgage Breakdown
WAMU 3,585.33 (inc. ins. & property tax); increased 9/1
Downey 3,138.73 per letter 1/31/11

6,724.06

**In re Stephen and Catherine Andreano
Debtor**

Case No. 09-52781
Reporting Period: March 1 - 31, 2011

**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE
AND ADEQUATE PROTECTION PAYMENTS**

INSTALLMENT PAYMENTS

TYPE OF POLICY	CARRIER	PERIOD COVERED	PAYMENT AMOUNT & FREQUENCY
Home Owners Insurance	AAA	2/1 - 2/28	190.71
Auto Insurance	AAA	2/1 - 2/28	319.79
Life Insurance - Catherine	AAA	2/1 - 2/28	114.84

In re Stephen and Catherine Andreano
Debtor

Case No. 09-52781
Reporting Period: March 1-31, 2011

DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?	X*	
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		X
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		X
4	Is the Debtor delinquent in paying any insurance premium payment?		X
5	Have any payments been made on pre-petition liabilities this reporting period?		X
6	Are any post petition State or Federal income taxes past due?		X
7	Are any post petition real estate taxes past due?		X
8	Are any other post petition taxes past due?		X
9	Have any pre-petition taxes been paid during this reporting period?		
10	Are any amounts owed to post petition creditors delinquent?		
11	Have any post petition loans been received by the Debtor from any party?		X
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		X
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		X

*DIP account not established